

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Renata A Patterson

Debtor(s)

Case No. 09 B 22321

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/19/2009.
- 2) The plan was confirmed on 08/24/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/20/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 04/16/2013.
- 6) Number of months from filing to last payment: 46.
- 7) Number of months case was pending: 51.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$180,348.13.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$52,635.00
Less amount refunded to debtor	\$1,380.85

**NET RECEIPTS: \$51,254.15**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,149.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,646.13
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,795.13**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Anderson Crenshaw Asso	Unsecured	887.00	NA	NA	0.00	0.00
BAC Home Loan Servicing LP	Secured	223,506.66	4,635.66	4,635.66	697.25	0.00
BAC Home Loan Servicing LP	Secured	223,506.66	229,461.42	219,937.38	0.00	0.00
Capital Management	Unsecured	729.72	NA	NA	0.00	0.00
Capital One	Unsecured	0.00	NA	NA	0.00	0.00
CBCS	Unsecured	109.00	159.61	159.61	159.61	0.00
Cook County Treasurer	Secured	7,607.68	7,607.68	7,607.68	2,535.92	0.00
DCFS	Unsecured	0.00	NA	NA	0.00	0.00
DCFS	Unsecured	0.00	NA	NA	0.00	0.00
Dependon Collection Service	Unsecured	411.00	NA	NA	0.00	0.00
Dependon Collection Service	Unsecured	59.00	NA	NA	0.00	0.00
ECast Settlement Corp	Unsecured	870.00	870.23	870.23	870.23	0.00
Educational Credit Management Corp	Unsecured	15,820.00	19,981.79	19,981.79	0.00	0.00
Exxon Mobil	Unsecured	729.00	NA	NA	0.00	0.00
Fall Collection Service	Unsecured	0.00	NA	NA	0.00	0.00
Fleet Bank	Unsecured	0.00	NA	NA	0.00	0.00
Fleet Bank	Unsecured	0.00	NA	NA	0.00	0.00
Ford Motor Credit Corporation	Unsecured	0.00	NA	NA	0.00	0.00
Ford Motor Credit Corporation	Unsecured	0.00	NA	NA	0.00	0.00
Franciscan Alliance	Unsecured	870.00	870.61	870.61	870.61	0.00
GEMB	Unsecured	0.00	NA	NA	0.00	0.00
GEMB	Unsecured	0.00	NA	NA	0.00	0.00
Home Depot	Unsecured	2,200.00	NA	NA	0.00	0.00
Illinois Student Assistance Commission	Unsecured	106,808.00	137,985.85	137,985.85	0.00	0.00
Internal Revenue Service	Priority	3,047.60	2,947.32	2,947.32	2,947.32	0.00
Internal Revenue Service	Unsecured	NA	12.25	12.25	12.25	0.00
Leading Edge Recovery Solutions	Unsecured	848.56	NA	NA	0.00	0.00
Mercedes Benz Financial	Unsecured	4,548.65	4,548.65	4,548.65	4,548.65	0.00
MRSI	Unsecured	159.00	NA	NA	0.00	0.00
Nelnet	Unsecured	28,129.00	NA	NA	0.00	0.00
New Millennium Bank	Unsecured	135.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
New Millennium Bank	Unsecured	0.00	NA	NA	0.00	0.00
New Millennium Bank	Unsecured	145.00	NA	NA	0.00	0.00
New Millennium Bank	Unsecured	0.00	NA	NA	0.00	0.00
Nicor Gas	Unsecured	415.00	NA	NA	0.00	0.00
Penn Credit Corp	Unsecured	92.00	NA	NA	0.00	0.00
PLS Financial	Unsecured	6,000.00	NA	NA	0.00	0.00
Premier Bankcard	Unsecured	946.00	946.30	946.30	946.30	0.00
Receivables Management Inc	Unsecured	0.00	NA	NA	0.00	0.00
Regional Acceptance	Secured	29,657.00	29,217.44	29,217.44	29,217.44	2,322.88
Resurgent Capital Services	Unsecured	851.00	866.50	866.50	866.50	0.00
Sullivan Urgent Aid Centers	Unsecured	251.00	NA	NA	0.00	0.00
Sun Cash	Unsecured	1,172.00	NA	NA	0.00	0.00
United States Dept Of Education	Unsecured	NA	4,694.84	4,694.84	0.00	0.00
Vanda LLC	Unsecured	464.00	464.06	464.06	464.06	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$4,635.66	\$697.25	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$256,762.50	\$31,753.36	\$2,322.88
<b>TOTAL SECURED:</b>	<b>\$261,398.16</b>	<b>\$32,450.61</b>	<b>\$2,322.88</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,947.32	\$2,947.32	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$2,947.32</b>	<b>\$2,947.32</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$171,400.69</b>	<b>\$8,738.21</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,795.13</u>	
Disbursements to Creditors	<u>\$46,459.02</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$51,254.15</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/20/2013

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.